

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Michael S. Meholic, III
Debtor

Case No. 24-02716-MJC
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Oct 23, 2024

User: AutoDocke
Form ID: 309A

Page 1 of 2
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 25, 2024:

Recip ID	Recipient Name and Address
db	+ Michael S. Meholic, III, 218 Seaman Lane #R, Old Forge, PA 18518-1460

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: brett@freeman.law	Oct 23 2024 18:32:00	Brett Freeman, Freeman Law, 606 Hamlin Highway, Suite 2, Lake Ariel, PA 18436
tr	+ Email/Text: lawrencegfrank@gmail.com	Oct 23 2024 18:33:00	Lawrence G. Frank, (Trustee), 100 Aspen Drive, Dillsburg, PA 17019-9621
ust	+ Email/Text: ustpreion03.ha.ecf@usdoj.gov	Oct 23 2024 18:33:00	United States Trustee, US Courthouse, 1501 N. 6th St, Harrisburg, PA 17102-1104
5663195	+ Email/PDF: bncnotices@becket-lee.com	Oct 23 2024 18:46:36	American Express, P.O. Box 981537, El Paso, TX 79998-1537
5663196	+ EDI: CAPITALONE.COM	Oct 23 2024 22:36:00	Capital One, P.O. Box 31293, Salt Lake City, UT 84131-0293
5663197	+ Email/PDF: creditonebknofications@resurgent.com	Oct 23 2024 18:46:33	Credit One Bank, P.O. Box 60500, City Of Industry, CA 91716-0500
5663198	+ Email/Text: crdept@na.firstsource.com	Oct 23 2024 18:33:00	Firstsource Advantage, LLC, 205 Bryant Woods South, Buffalo, NY 14228-3609
5663199	+ Email/Text: bankruptcy@huntington.com	Oct 23 2024 18:33:00	Huntington National Bank, PO Box 182519, Columbus, OH 43218-2519
5663200	EDI: JPMORGANCHASE	Oct 23 2024 22:36:00	JPMCB Card, P.O. Box 15369, Wilmington, DE 19850
5663201	+ EDI: LENDNGCLUB	Oct 23 2024 22:36:00	Lending Club Corp, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
5663202	^ MEBN	Oct 23 2024 18:32:51	Patenaude & Felix, A.P.C., 9619 Chesapeake Drive, Suite 300, San Diego, CA 92123-1392
5663203	+ Email/Text: csc.bankruptcy@amwater.com	Oct 23 2024 18:33:00	Pennsylvania American Water, PO Box 371412, Pittsburgh, PA 15250-7412
5663205	+ EDI: SYNC	Oct 23 2024 22:36:00	SYNCB/Amazon, P.O. Box 965015, Orlando, FL 32896-5015
5663206	+ EDI: SYNC	Oct 23 2024 22:36:00	SYNCB/PayPal, P.O. Box 965005, Orlando, FL 32896-5005
5663204	+ Email/Text: bankruptcy@bbandt.com	Oct 23 2024 18:33:00	Sheffield Financial Corp., PO Box 849, Wilson, NC 27894-0849
5663207	+ EDI: SYNC	Oct 23 2024 22:36:00	Synchrony Bank, P.O. Box 965064, Orlando, FL

District/off: 0314-5
Date Rcvd: Oct 23, 2024

User: AutoDocke
Form ID: 309A

Page 2 of 2
Total Noticed: 18

5663208 + EDI: VERIZONCOMB.COM

32896-5064

Oct 23 2024 22:36:00

Verizon Wireless, P.O. Box 650051, Dallas, TX
75265-0051

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 25, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 23, 2024 at the address(es) listed below:

Name	Email Address
Brett Freeman	on behalf of Debtor 1 Michael S. Meholic III brett@freeman.law, brettfreemanecf@gmail.com;shannon@freeman.law;bmf153@recap.email
Lawrence G. Frank	lawrencegfrank@gmail.com PA39@ecfbis.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1: Michael S. Meholic III Social Security number or ITIN: xxx-xx-0968
First Name Middle Name Last Name EIN: ---

Debtor 2: _____ Social Security number or ITIN: _____
(Spouse, if filing) First Name Middle Name Last Name EIN: ---

United States Bankruptcy Court: Middle District of Pennsylvania Date case filed for chapter: 7 10/22/24

Case number: 5:24-bk-02716-MJC

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Michael S. Meholic III	
2. All other names used in the last 8 years	aka Mike Meholic	
3. Address	218 Seaman Lane #R Old Forge, PA 18518	
4. Debtor's attorney Name and address	Brett Freeman Freeman Law 606 Hamlin Highway Suite 2 Lake Ariel, PA 18436	Contact phone 570-589-0010 Email: brett@freeman.law
5. Bankruptcy trustee Name and address	Lawrence G. Frank (Trustee) 100 Aspen Drive Dillsburg, PA 17019	Contact phone 717 234-7455 Email: lawrencegfrank@gmail.com

For more information, see page 2 >

Official Form 309A (For Individuals or Joint Debtors) **Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

page
1

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

6. Bankruptcy clerk's office

Max Rosenn U.S. Courthouse
197 South Main Street
Wilkes-Barre, PA 18701

Hours open:
Monday – Friday 9:00 AM to 4:00
PM

Contact phone (570) 831-2500

Date: 10/23/24

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <https://pacer.uscourts.gov>.

7. Meeting of creditors

November 20, 2024 at 10:45 AM

Location:

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Meeting held by Zoom, visit
join.zoom.us, Enter Meeting ID 231
131 9730, Click on Join using
passcode 5378651079, or call
1-267-552-4686

For additional meeting information
go to
<https://www.justice.gov/ust/moc>

Valid photo identification and proof of social security number are required

8. Presumption of abuse

The presumption of abuse does not arise.

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

Filing deadline: 1/19/25

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or
- if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).

You must file a motion:

- if you assert that the discharge should be denied under § 727(a)(8) or (9).

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.